

**Information to identify the case:**

Debtor 1	<b>Michael Branam</b>	Social Security number or ITIN	<b>xxx-xx-8521</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Melissa Branam</b>	Social Security number or ITIN	<b>xxx-xx-8833</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>11-30125-KCF</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Branam

Melissa Branam  
aka Melissa Castillo

12/20/16

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Branam  
 Melissa Branam  
 Debtors

Case No. 11-30125-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Dec 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2016.

db/jdb +Michael Branam, Melissa Branam, 61 Albert Succi Dr, Brick, NJ 08724-7762  
 cr CitiMortgage, Inc., PO Box 6030, Sioux Falls, SD 57117-6030  
 512145150 ++CITIBANK, PO BOX 790328, ST LOUIS MO 63179-0328  
 (address filed with court: Home Depot Credit Services, PO Box 653000,  
 Dallas, TX 75265-3000)  
 513938085 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 512145147 First Premier Bank, PO Box 5229, Sioux Falls, SD 57117-5529  
 512145149 Gettington, PO box 166, Newark, NJ 07101-0166  
 512145157 JCP&L, PO Box 3687, Akron, OH 44309-3687  
 512302423 +Jersey Central Power & Light, 331 Newman Springs Rd., Building 3, Red Bank, NJ 07701-6771  
 512145164 +NJ Natural Gas Co, PO Box 1378, Wall, NJ 07719-1378  
 512166281 PNC Bank, NA, c/o Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101,  
 P.O. Box 1024, Mountainside, NJ 07092-0024  
 512145165 PNC Mortgage, PO Box 533510, Atlanta GA 30353-3510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 20 2016 22:59:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 20 2016 22:59:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: GMACFS.COM Dec 20 2016 22:43:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 512145136 EDI: GMACFS.COM Dec 20 2016 22:43:00 Ally Financial, 200 Renaissance Center,  
 Detroit, MI 48243-1300  
 512391356 +EDI: GMACFS.COM Dec 20 2016 22:43:00 Ally Financial f/k/a GMAC Inc.,  
 Bankruptcy Department, P.O. Box 130424, Roseville, MN 55113-0004  
 512429512 +EDI: OPHSUBSID.COM Dec 20 2016 22:43:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512145143 EDI: CITICORP.COM Dec 20 2016 22:43:00 Citi Cards, PO Box 182564,  
 Columbus, OH 43218-2564  
 512145137 EDI: CAPITALONE.COM Dec 20 2016 22:43:00 Capital One Bank, PO Box 71083,  
 Charlotte, NC 28272-1083  
 512145139 EDI: CHASE.COM Dec 20 2016 22:43:00 Chase, PO Box 15153, Wilmington DE 19886-5153  
 512376289 EDI: CHASE.COM Dec 20 2016 22:43:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 512145145 EDI: CIAC.COM Dec 20 2016 22:43:00 Citimortgage, PO Box 183040, Columbus, OH 43218-3040  
 512145146 EDI: RCSFNBMARIN.COM Dec 20 2016 22:43:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 513291637 EDI: RMSC.COM Dec 20 2016 22:43:00 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 512336287 EDI: RESURGENT.COM Dec 20 2016 22:43:00 GE Money Bank, c/o B-Line, LLC, MS 550,  
 PO Box 91121, Seattle, WA 98111-9221  
 512145148 +EDI: RMSC.COM Dec 20 2016 22:43:00 GE Money Bank, Bankruptcy Dept, PO Box 103104,  
 Roswell, GA 30076-9104  
 512388137 +EDI: BLUESTEM Dec 20 2016 22:43:00 GETTINGTON (ISSUED BY WEBBANK), 6250 RIDGEWOOD ROAD,  
 ST.CLOUD, MN 56303-0820  
 512145151 EDI: HFC.COM Dec 20 2016 22:43:00 HSBC, PO Box 17313, Baltimore, MD 21297-1313  
 512474949 EDI: JEFFERSONCAP.COM Dec 20 2016 22:43:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 512145158 EDI: TSYS2.COM Dec 20 2016 22:43:00 Juniper, Card Services, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 512145161 +EDI: TSYS2.COM Dec 20 2016 22:43:00 Macys, PO Box 183083, Columbus, OH 43218-3083  
 512352434 EDI: MERRICKBANK.COM Dec 20 2016 22:43:00 Merrick Bank, c/o Resurgent Capital Services,  
 PO Box 10368, Greenville, SC 29603-0368  
 512145163 EDI: MERRICKBANK.COM Dec 20 2016 22:43:00 Merrick Bank, PO Box 5721,  
 Hicksville, NY 11802-5721  
 512761328 +E-mail/Text: bknotice@ncmlc.com Dec 20 2016 22:59:58 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 512867757 +EDI: OPHSUBSID.COM Dec 20 2016 22:43:00 Oak Harbor Capital III, LLC,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
 512429531 +EDI: OPHSUBSID.COM Dec 20 2016 22:43:00 PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 512768325 EDI: PRA.COM Dec 20 2016 22:43:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
 Norfolk VA 23541  
 514054682 EDI: PRA.COM Dec 20 2016 22:43:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 512633260 +EDI: RESURGENT.COM Dec 20 2016 22:43:00 PYOD, LLC, c/o Resurgent Capital Services,  
 Po Box 19008, Greenville, SC 29602-9008  
 513291638 EDI: RECOVERYCORP.COM Dec 20 2016 22:43:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 512145166 EDI: WFFC.COM Dec 20 2016 22:43:00 Wells Fargo Financial, PO Box 660449,  
 Dallas, TX 75266-0449

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Dec 20, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

512353033 +EDI: WFFC.COM Dec 20 2016 22:43:00 Wells Fargo Financial National Bank, 4137 121st Street,  
Urbandale IA 50323-2310

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
512574047 PNC Bank, National Association c/o Zucker Goldberg  
512145144\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi Cards, PO Box 182564, Columbus, OH 43218-2564)  
512145138\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
512145140\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512145141\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512145142\* Chase, PO Box 15153, Wilmington DE 19886-5153  
512145152\* HSBC, PO Box 17313, Baltimore, MD 21297-1313  
512145153\* HSBC, PO Box 17313, Baltimore, MD 21297-1313  
512145154\* HSBC, PO Box 17313, Baltimore, MD 21297-1313  
512145155\* HSBC, PO Box 17313, Baltimore, MD 21297-1313  
512145156\* HSBC, PO Box 17313, Baltimore, MD 21297-1313  
512474950\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
512145159\* Juniper, Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
512145160\* Juniper, Card Services, PO Box 13337, Philadelphia, PA 19101-3337  
512145162\* +Macys, PO Box 183083, Columbus, OH 43218-3083  
512867759\* +Oak Harbor Capital III, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
514054681\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)

TOTALS: 1, \* 16, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor PNC Bank, National Association  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
James J. Cerbone on behalf of Debtor Michael Branam cerbonelawfirm@aol.com  
James J. Cerbone on behalf of Joint Debtor Melissa Branam cerbonelawfirm@aol.com  
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bcraig@verizon.net,  
donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 9